Department of Industrial Relations

DIRECT DEPOSIT FACT SHEET

Direct deposit is the electronic transfer of your unemployment benefits directly into your checking or savings account. It is the most convenient and dependable way to receive your benefits. No more wondering if your check was lost or stolen. No more check cashing fees. There is no fee for direct deposit.

We cannot access any of your personal financial records. You will not receive a check stub or any other notice from the Department. The Voice Response System check information selection can tell you when a payment was issued to you. Your benefits will be deposited into your account no later than two banking days after the date your benefits were issued to you. It is your responsibility to verify receipt of the deposit from your bank.

Our liability for the payment of your benefits ends once the money has been deposited into the account of your choice, even if it is a joint account. You have the option to change direct deposit information and/or cancel direct deposit at any time, but the change must be done in writing through your local office.

If you have a joint checking or savings account, you may use that account for direct deposit purposes. However, we will not be able to release unemployment information to the other party of the joint account. We will not become involved in any disputes regarding the use of funds deposited into joint accounts.

